

## WHAT IS CLAIMED IS:

1. An electronic money system comprising a settlement terminal for receiving and executing a request for settlement processing with at least one sort of electronic money, and a mobile terminal including electronic money storage means for 5 storing and holding the amounts available of a plurality of various sorts of the electronic money, said mobile terminal transmitting a request for settlement processing with the electronic money in dependency upon said settlement terminal; said system further comprising  
  
10 means for accepting an exchange rate inquiry processing from said mobile terminal to transmit an exchange rate between two or more sorts of the electronic money, at least including said one sort of the electronic money, to said mobile terminal; and  
means for updating, on accepting an exchange execute  
15 request including the information on the exchange amount with any one sort of the electronic money before exchange or after exchange from said mobile terminal, the amount available of the various sorts of the electronic money in said electronic money storage means of said mobile terminal, based on said exchange  
20 rate and on said exchange execute request.
2. The electronic money system as defined in claim 1 wherein  
a plurality of electronic money exchange servers are provided;

5        said mobile terminal performing inquiry processing for inquiring at each of said electronic money exchange servers as to whether or not one sort of the electronic money selected from the plural sorts of the electronic money stored and held in said electronic money storage means is exchangeable with another 10 sort of the electronic money;

      each of said electronic money exchange servers responding to said inquiry processing;

      said mobile terminal executing said exchange rate inquiry processing to the electronic money exchange server which has 15 made an affirmative reply to said inquiry processing.

3.        The electronic money system as defined in claim 1 wherein

      said various sorts of the electronic money includes at least the electronic money in terms of "yen" and the electronic 5 money in terms of the foreign currency;

      said electronic money exchange server(s) changing the exchange rate between the electronic money in terms of "yen" and the electronic money in terms of the foreign currency in dependency upon the exchange amount.

4.        The electronic money system as defined in claim 1 wherein

      said one sort of the electronic money is the electronic money proper to a network of said settlement terminal; and

5        wherein

said electronic money exchange server(s) changes the exchange rate in dependency upon the sort of the electronic money exchanged and the exchange amount.

5. The electronic money system as defined in claim 1 wherein

two or more of electronic money exchange servers with different exchange rates are provided; and wherein

5 said mobile terminal may select, based on said exchange rate, the electronic money exchange server to which said exchange execute request is transmitted.

6. The electronic money system as defined in claim 2 wherein

5 said various sorts of the electronic money includes at least the electronic money in terms of "yen" and the electronic money in terms of the foreign currency;

said electronic money exchange server(s) changing the exchange rate between the electronic money in terms of "yen" and the electronic money in terms of the foreign currency in dependency upon the exchange amount.

7. The electronic money system as defined in claim 2 wherein

said one sort of the electronic money is the electronic money proper to a network of said settlement terminal; and

5 wherein

said electronic money exchange server(s) changes the

exchange rate in dependency upon the sort of the electronic money exchanged and the exchange amount.

8. The electronic money system as defined in claim 3 wherein

    said one sort of the electronic money is the electronic money proper to a network of said settlement terminal; and  
5    wherein

    said electronic money exchange server(s) changes the exchange rate in dependency upon the sort of the electronic money exchanged and the exchange amount.

9. The electronic money system as defined in claim 2 wherein

    two or more of electronic money exchange servers with different exchange rates are provided; and wherein

5    said mobile terminal may select, based on said exchange rate, the electronic money exchange server to which said exchange execute request is transmitted.

10. The electronic money system as defined in claim 3 wherein

    two or more of electronic money exchange servers with different exchange rates are provided; and wherein

5    said mobile terminal may select, based on said exchange rate, the electronic money exchange server to which said exchange execute request is transmitted.

11. The electronic money system as defined in claim 4

wherein

two or more of electronic money exchange servers with different exchange rates are provided; and wherein

5 said mobile terminal may select, based on said exchange rate, the electronic money exchange server to which said exchange execute request is transmitted.

12. An electronic money exchange server for exchange from one sort of the electronic money to another in an electronic money system including a settlement terminal for receiving and executing a request for settlement processing with at least one 5 sort of electronic money, and a mobile terminal including electronic money storage means for storing and holding a plurality of various sorts of the electronic money, said mobile terminal transmitting a request for settlement processing with the electronic money in agreement with said settlement terminal; 10 said electronic money exchange server comprising

means for transmitting an exchange rate between two or more sorts of the electronic money, at least including said one sort of the electronic money, to said mobile terminal, in case exchange rate inquiry processing is performed from said mobile 15 terminal; and

means for updating, on accepting an exchange execute request, including the information on the exchange amount by one sort of the electronic money before exchange or after exchange, from said mobile terminal, the amount available of

20 the various sorts of the electronic money in said electronic money storage means of said mobile terminal, based on said exchange rate and on said exchange execute request.

13. The electronic money exchange server as defined in claim 12 wherein

5 said various sort of the electronic money at least includes the electronic money in terms of "yen" and the electronic money in terms of the foreign currency; and wherein the exchange rate of the electronic money in terms of "yen" and the electronic money in terms of the foreign currency is changed in dependency upon the exchange amount.

14. The electronic money exchange server as defined in claim 12 wherein

5 said one sort of the electronic money is the electronic money proper to a network of the settlement terminal; and wherein

the exchange rate is changed in dependency upon the sort of the electronic money exchanged and the exchange amount.

15. The electronic money exchange server as defined in claim 13 wherein

5 said one sort of the electronic money is the electronic money proper to a network of the settlement terminal; and wherein

the exchange rate is changed in dependency upon the sort of the electronic money exchanged and the exchange amount.

16. A mobile terminal for use in the electronic money system as defined in claim 5 wherein

    said exchange rate inquiry processing is carried out to each electronic money exchange server; and wherein

5       the electronic money exchange server with the highest exchange rate is selected; said exchange execute request being transmitted to the electronic money exchange server selected.

17. A mobile terminal for use in the electronic money system as defined in claim 5 wherein

    inquiry processing is carried out for inquiring at each electronic money exchange server as to whether or not a sort of 5       the electronic money selected from plural sorts of the electronic money stored and held in said electronic money storage means of said mobile terminal is the electronic money exchangeable with another sort of the electronic money scheduled to be exchanged;

    the electronic money exchange server which has returned 10      an affirmative reply to said inquiry processing is selected and the exchange rate inquiry processing is carried out to the electronic money exchange server selected; and wherein

    the electronic money exchange server with the highest exchange rate is selected and the exchange execute request is 15      transmitted to the electronic money exchange server selected.